

Helping You Today *So You Succeed Tomorrow*

# TICKET TO WORK

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You Asked. We Answer.  
Work Incentives That Work For You

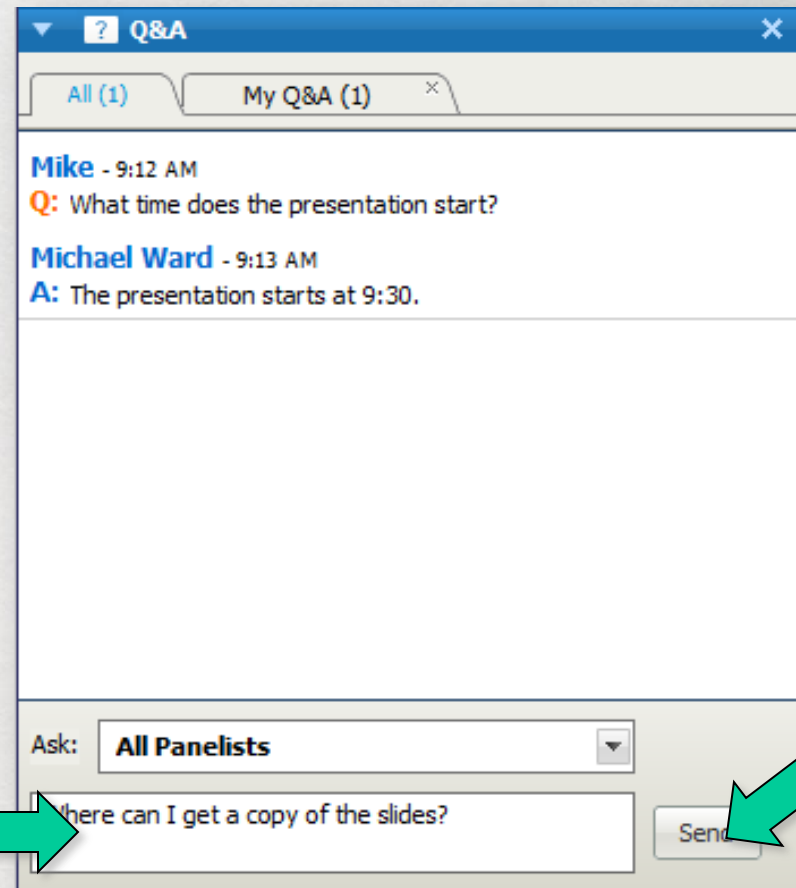
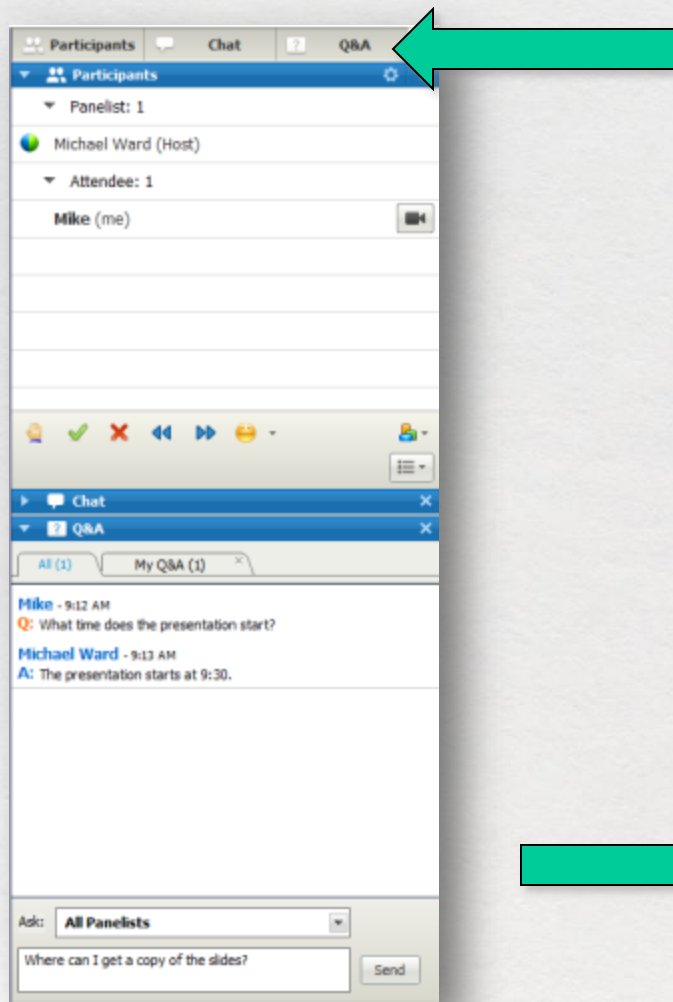
**National Work Incentives Seminar Event (WISE) Webinar**



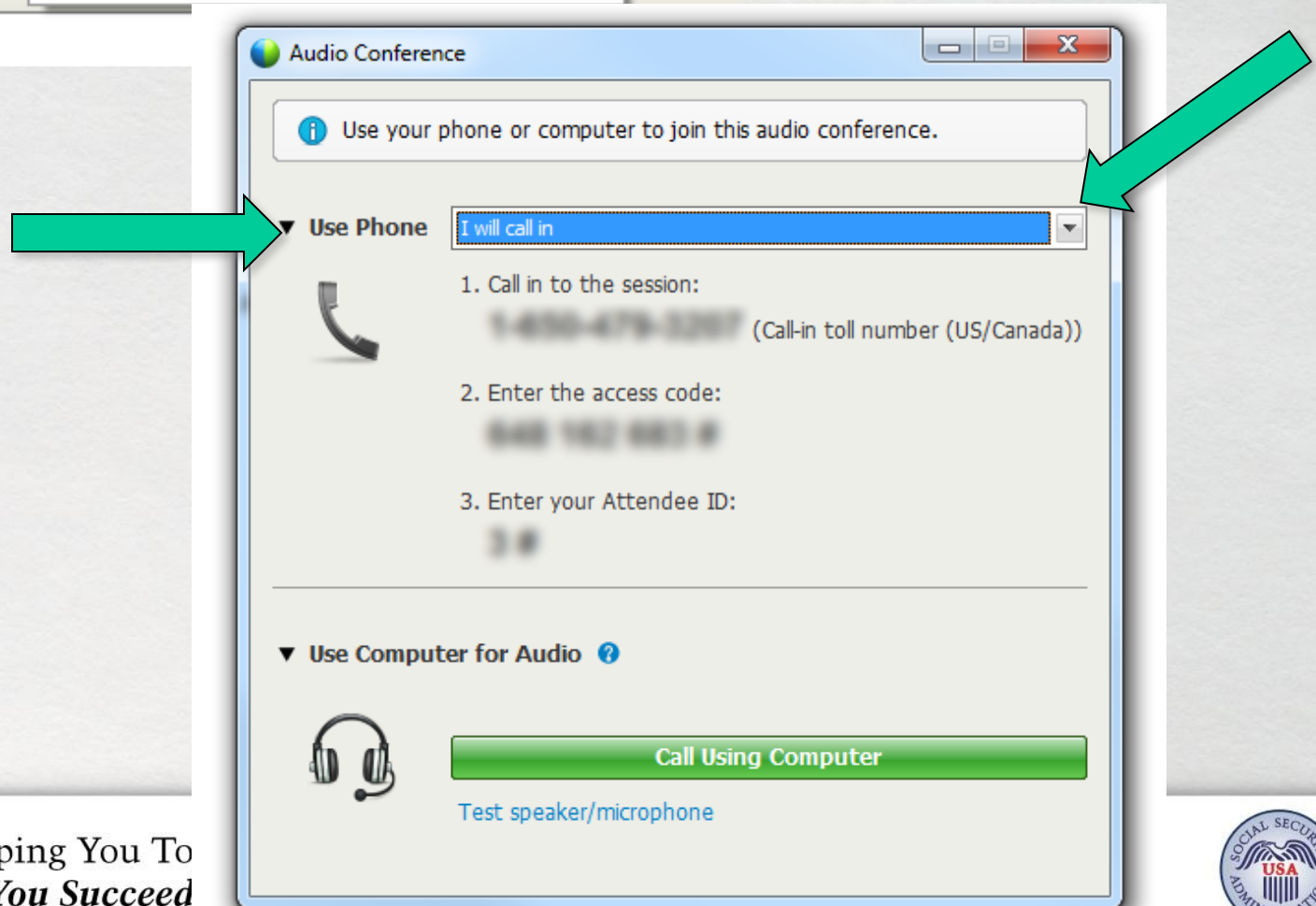
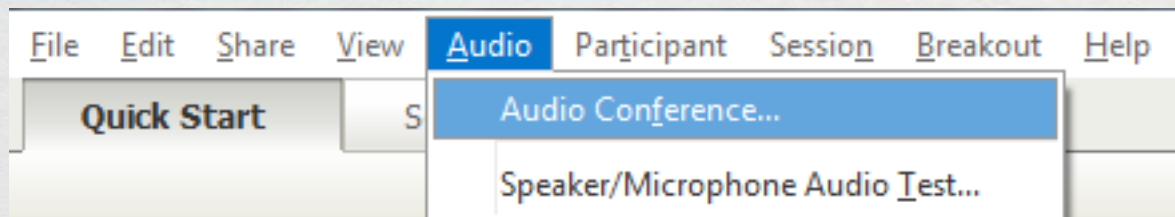
Date: Wednesday, February 6, 2013  
Time: 3:00 – 4:30 p.m., EST



# Adjusting Audio Mode



# Audio and Questions Panels



# Webinar Accessibility



*Good Jobs, Good Careers, and  
a Better Self-Supporting Future*



# Webinar Accessibility

- Toll-Free number: 1-855-749-4750  
Access code: 649-399-359
- Closed captioning:  
[http://www.ilr.cornell.edu/edi/captions.cfm?activity\\_id=4100](http://www.ilr.cornell.edu/edi/captions.cfm?activity_id=4100)
- Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.



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***So You Succeed Tomorrow***





# Webinar Accessibility

- Webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

[www.ilr.cornell.edu/edi/m-wise-webinars.cfm](http://www.ilr.cornell.edu/edi/m-wise-webinars.cfm)

- Webinar question & answer period

During the webinar, submit your questions on the webinar “chat” or to [webinars@choosework.net](mailto:webinars@choosework.net)

Anytime after the webinar day, email your questions to [support@chooseworkttw.net](mailto:support@chooseworkttw.net)



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# Agenda & What You Can Expect From This Presentation

- **Welcome and Introduction**

Ray Cebula, Employment & Disability Institute, Cornell University

- **What If I Am Ready To Work?** We'll provide information on:



The Ticket to Work  
Program



Timely Progress  
Review



Substantial  
Gainful Activity



Trial Work Period



*Good Jobs, Good Careers, and  
a Better Self-Supporting Future*



# Agenda & What You Can Expect From This Presentation

- **My Job Is Great, But What About My Benefits?** We'll answer your questions about:



Extended Period of  
Eligibility



Expedited  
Reinstatement



Earned Income  
Exclusion



Plan to Achieve Self  
Support



Medicaid and Medicare

- **Resources**
- **Questions and Answers**



# Why Choose Work?

- Earn more income
- Gain independence
- Learn new skills
- Meet new people



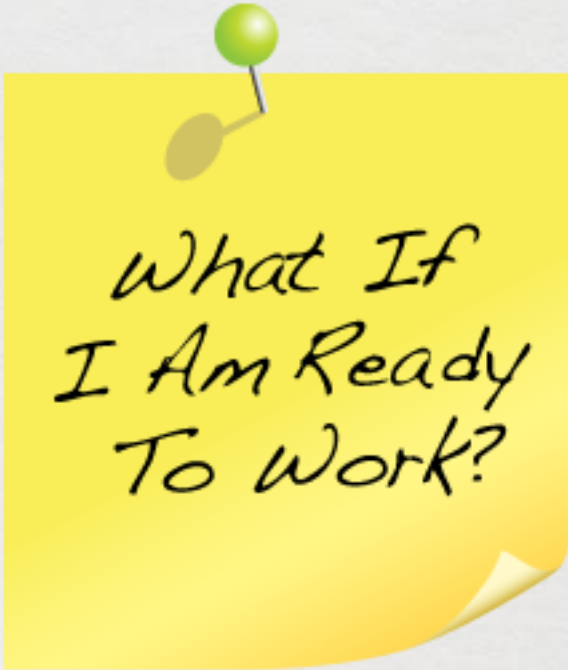
# A Real Ticket to Work Success Story!

## Meet Megan

- In 2008, Megan had a major depressive episode and turned to disability benefits to keep her afloat financially.
- Ticket to Work helped her achieve a fulfilling life; Megan enjoys working and has even been able to return to competitive ballroom dancing.



# You Asked. We Answer.



*What If  
I Am Ready  
To Work?*

# When You're Ready To Work

- Gathering information and resources is key to planning your journey toward employment.
- **Ticket to Work and Work Incentives** can help make your journey a smooth one.





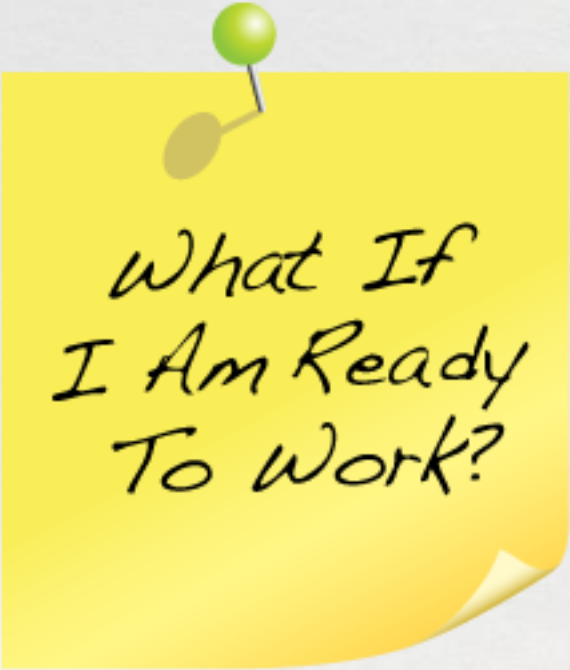
# When You're Ready To Work



Building your Employment Team is the best way to begin. You have options to help you get started:

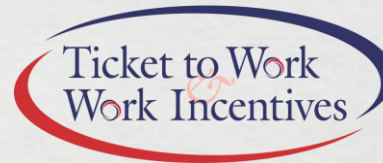
- Speak with an expert at our Ticket to Work Help Line at 1-866-968-7842 (Voice) or 1-866-833-2967 (TTY).
- Learn more about Ticket to Work, read our blog, and watch real success story videos at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).
- Find an Employment Network (EN) that meets your needs or work with your state VR agency.
- Stay connected to your Employment Team (EN or VR) as you explore your work options.

# You Asked. We Answer.

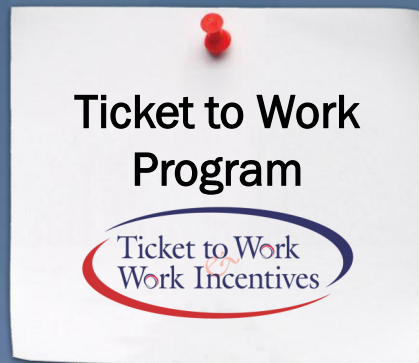


*What If  
I Am Ready  
To Work?*

## The Ticket to Work Program



# When You're Ready To Work



## The Ticket to Work Program



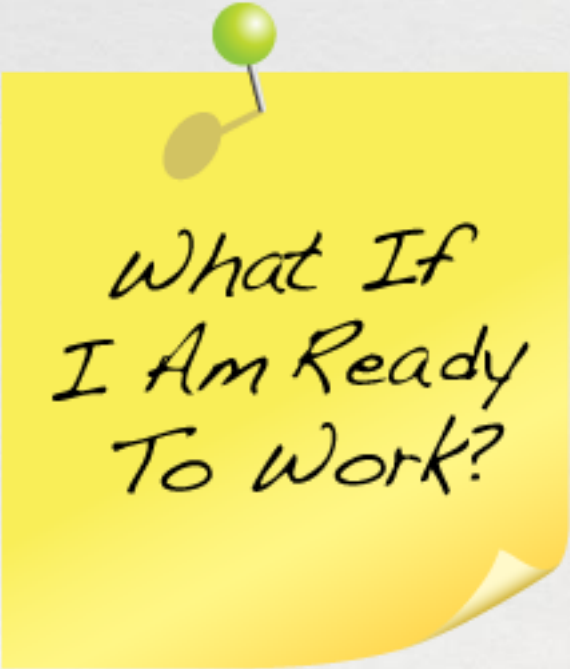
If You:	Ticket to Work & Work Incentives Can:
Are ready to earn more money!	Help you improve your earning potential
Need the personal fulfillment that comes from working...	Provide the assurance and stability you need to feel confident while you pursue employment
Want to be able to get benefits back if your job does not work out because of your disability...	Put you on the fast track back to receiving benefits
Are overwhelmed and do not know where to turn...	Connect you with the people, resources and services you need to develop a work plan



Good Jobs, Good Careers, and  
a Better Self-Supporting Future



# You Asked. We Answer.



*What If  
I Am Ready  
To Work?*

Substantial Gainful Activity (SGA)





# When You're Ready To Work

Substantial  
Gainful Activity  
(SGA)



## Substantial Gainful Activity (SGA)

- A measure of your earnings level.
  - **Substantial** work means that you are performing significant physical or mental (or a combination of both) full-or part-time work activity.
  - **Gainful** work means that your work is, or is generally considered, for pay or profit, even if you don't actually make a profit.

# When You're Ready To Work

Substantial  
Gainful Activity  
(SGA)

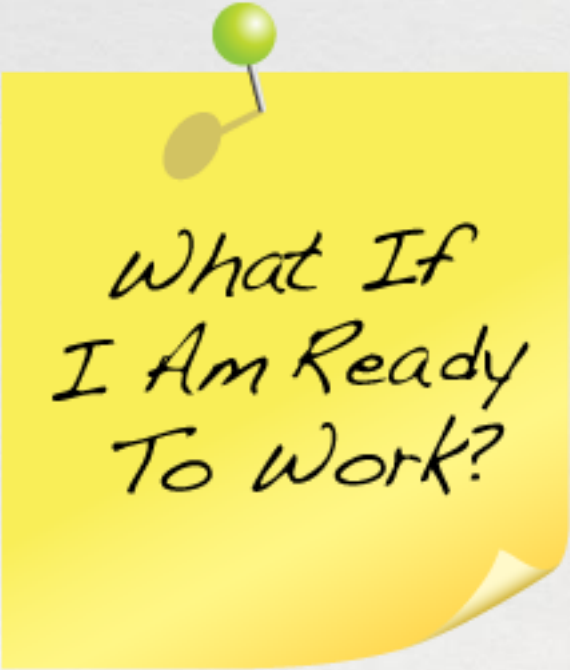


## Substantial Gainful Activity (SGA)



- The amount of monthly earnings considered substantial and gainful depends on the nature of your disability and work activity:
  - For 2013, if your work earnings average over \$1,040 or more per month, and you are not blind, you are working at the Substantial Gainful Activity (SGA) level.
  - For 2013, if your work earnings are over \$1,740 or more per month, and you are blind, you are working at the Substantial Gainful Activity (SGA) level.

# You Asked. We Answer.



*What If  
I Am Ready  
To Work?*

Timely Progress Review (TPR)



# When You're Ready To Work

Timely  
Progress  
Review (TPR)



SSDI

SSI

## Timely Progress Review (TPR)

- The Timely Progress Review measures your success in achieving your work goals.
  - You and your Employment Team create an **Individual Work Plan (IWP)** that includes your work, education, and/or training goals.
  - It is the progress you make toward the goals in your IWP that is **reviewed every 12 months**.



# When You're Ready To Work



## A Red Book Example Timely Progress Review



- You are making timely progress if, at your first 12-month review, you have:
  - Worked 3 out of 12 months at the Trial Work Period earnings level.
  - Completed 60% of a full-time course load for 1 year toward a degree or certification, technical, trade or vocational program.
- The number of months per year that you work, and the amount of completion toward your degree, certification, technical, trade or vocational program increase with each 12-month review.

Timely  
Progress  
Review (TPR)



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## When You're Ready To Work



Timely  
Progress  
Review (TPR)

TPR



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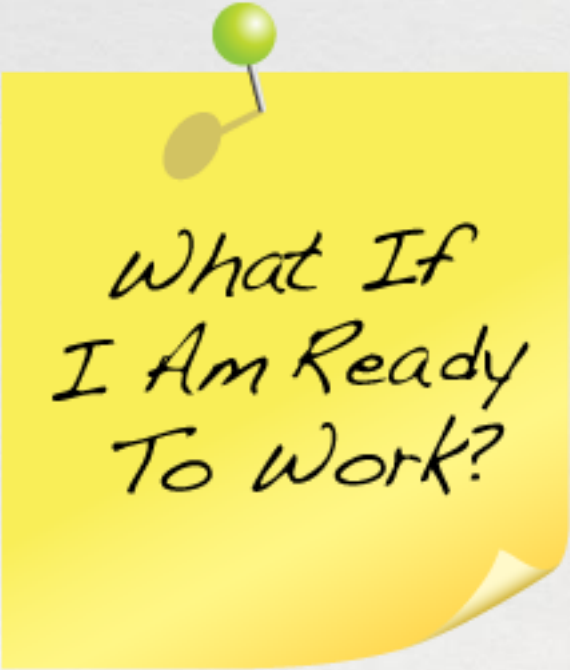


SSI

If you **do not** meet the TPR requirements

- You can continue to participate in Ticket to Work, and
- Your cash and healthcare benefits will not be affected.
- But you will no longer be excused from a scheduled medical Continuing Disability Review.

# You Asked. We Answer.



*What If  
I Am Ready  
To Work?*

Trial Work Period (TWP)



# When You're Ready To Work

Trial Work  
Period (TWP)



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## Trial Work Period (TWP)



- TWP is a Work Incentive **specific to SSDI beneficiaries.**
- It is a **9-month time period** when you can test your ability to succeed at work.
  - It is not necessary for you to work your 9 months in a row.
- As long as you report your work activity to Social Security, you may **earn as much as you are able** during the 9 months.
  - You will continue to **receive your full SSDI benefits.**
  - You will continue to **receive your healthcare benefits.**



# When You're Ready To Work

Trial Work  
Period (TWP)



## Trial Work Period (TWP)



- The 9-month TWP starts the first month you are entitled to SSDI benefits or the month you filed for benefits, whichever is later.
- If you are using your Ticket to Work during the TWP, your **Continuing Disability Review (CDR)** is postponed.
  - Your benefits may stop before the end of the TWP when you recover medically.

# When You're Ready To Work

Trial Work  
Period (TWP)



## Trial Work Period (TWP)



- After you complete your TWP, you begin your **36-month Extended Period of Eligibility (EPE)**.
- Social Security evaluates your work and earnings to decide if you can work at the Substantial Gainful Activity (SGA) level.
  - Average over \$1,040 for beneficiaries who are not blind
  - Average over \$1,740 for beneficiaries who are blind

# You Asked. We Answer.

*My Job is  
Great, but  
What About  
My Benefits?*

Extended Period of Eligibility (EPE)



# When You Succeed At Work

Extended  
Period of  
Eligibility (EPE)



SSDI

## Extended Period of Eligibility (EPE)



- EPE is a Work Incentive **specific to SSDI beneficiaries.**
- The 36-month re-entitlement period **begins the month after Trial Work Period (TWP) ends**, even if you are not working that month.
- During the EPE, **Social Security can restart your benefits** without:
  - A new application
  - A disability determination
  - A waiting period



# When You Succeed At Work

Extended  
Period of  
Eligibility (EPE)



SSDI

## Extended Period of Eligibility (EPE)



- When you work during the 36-month re-entitlement period:
  - You receive your benefits for the months your earnings are below SGA.
  - You successfully go off benefits and won't receive a check during months your earnings are over SGA.
  - Average over \$1,040 for beneficiaries who are not blind
  - Average over \$1,740 for beneficiaries who are blind

# When You Succeed At Work

Extended  
Period of  
Eligibility (EPE)



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## Extended Period of Eligibility (EPE)



- You **successfully work your way off benefits** if you work above SGA after the 36-month re-entitlement period.
  - You may be able to **start your benefits again** if you stop work within the next 5 years
  - This is the **5-year Expedited Reinstatement (EXR)**

# You Asked. We Answer.

*My Job is  
Great, but  
What About  
My Benefits?*

Expedited Reinstatement (EXR)



# When You Succeed At Work

Expedited Reinstatement (EXR)



SSDI

SSI


## Expedited Reinstatement (EXR)



- EXR is a Work Incentive that **applies to both SSDI and SSI beneficiaries.**
- EXR offers a **fast track to benefits reinstatement** if you worked your way off benefits and make the reinstatement request within 5 years after your benefits stopped.
- While Social Security reviews your benefits reinstatement request, **you are eligible to receive temporary benefits for up to 6 months** unless SSA determines you are no longer disabled.
  - You may also be eligible for Medicare and/or Medicaid during this period.



# You Asked. We Answer.



*My Job is  
Great, but  
What About  
My Benefits?*

Earned Income Exclusion (EIE)

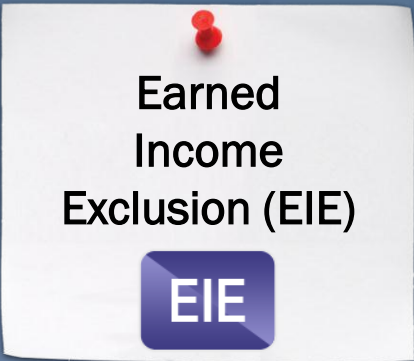


EIE



SSI

# When You Succeed At Work



Earned  
Income  
Exclusion (EIE)

EIE



SSI

## Earned Income Exclusion (EIE)

- EIE is a Work Incentive **specific to SSI beneficiaries.**
- Social Security does not count **the first \$65 you earn in a month, plus one-half of the remaining earnings.**
- This means that Social Security counts **less than one-half of your earnings** when your SSI payment is figured.

# When You Succeed At Work



## A Red Book Example

### Earned Income Exclusion (EIE)

EIE

*Ed receives \$850 from wages each month and \$13 of unearned income from another source.*

\$ 13	Other Unearned Income
<u>- 20</u>	<u>General Income Exclusion</u>
\$ (7)	Remaining General Income Exclusion

Earned  
Income  
Exclusion (EIE)

EIE

SSI

# When You Succeed At Work



## A Red Book Example

### Earned Income Exclusion (EIE)



*Ed receives \$850 from wages each month and \$13 of unearned income from another source.*

\$ 13	Other Unearned Income
<u>- 20</u>	<u>General Income Exclusion</u>
\$ (7)	<b>Remaining General Income Exclusion</b>

\$ 850	Earned Income
<u>- 7</u>	<u>Remaining Gen. Income Exclusion</u>

<b>\$ 843</b>	<b>Remaining Earnings</b>
<u>- 65</u>	<u>Earned Income Exclusion</u>

\$ 778	
<u>- 389</u>	<u>1/2 Remaining Earnings</u>
<b>\$ 389</b>	<b>Countable Earned Income</b>

Earned  
Income  
Exclusion (EIE)





# When You Succeed At Work



## A Red Book Example

### Earned Income Exclusion (EIE)



*Ed receives \$850 from wages each month and \$13 of unearned income from another source.*

Earned  
Income  
Exclusion (EIE)



\$ 13	Other Unearned Income
<u>- 20</u>	<u>General Income Exclusion</u>
<b>\$ (7)</b>	<b>Remaining General Income Exclusion</b>

\$ 850	Earned Income
<u>- 7</u>	<u>Remaining Gen. Income Exclusion</u>
<b>\$ 843</b>	<b>Remaining Earnings</b>
<u>- 65</u>	<u>Earned Income Exclusion</u>
\$ 778	
<u>- 389</u>	<u>½ Remaining Earnings</u>
<b>\$ 389</b>	<b>Countable Earned Income</b>

\$ 710	SSI Federal Benefit Rate
<u>- 389</u>	<u>Total Countable Income</u>
<b>\$ 321</b>	<b>SSI Payment</b>

# When You Succeed At Work



## A Red Book Example

### Earned Income Exclusion (EIE)



*Ed receives \$850 from wages each month and \$13 of unearned income from another source.*

**Earned  
Income  
Exclusion (EIE)**




\$ 13	Other Unearned Income
<u>- 20</u>	<u>General Income Exclusion</u>
<b>\$ (7)</b>	<b>Remaining General Income Exclusion</b>

\$ 850	Earned Income
<u>- 7</u>	<u>Remaining Gen. Income Exclusion</u>
<b>\$ 843</b>	<b>Remaining Earnings</b>
<u>- 65</u>	<u>Earned Income Exclusion</u>
<b>\$ 778</b>	
<u>- 389</u>	<u>½ Remaining Earnings</u>
<b>\$ 389</b>	<b>Countable Earned Income</b>

\$ 710	SSI FBR
<u>- 389</u>	<u>Total Countable Income</u>
<b>\$ 321</b>	<b>SSI Payment</b>

<u>Available Income:</u>	
\$ 850	Earned Income
+ 13	Unearned income
<u>+ 321</u>	<u>SSI</u>
<b>\$1184</b>	<b>Ed's Total Monthly Income</b>

# You Asked. We Answer.




*My Job is  
Great, but  
What About  
My Benefits?*

Plan to Achieve Self Support  
(PASS)

**PASS**

**SSI**

# When You Succeed at Work



Plan to Achieve  
Self Support  
(PASS)

PASS

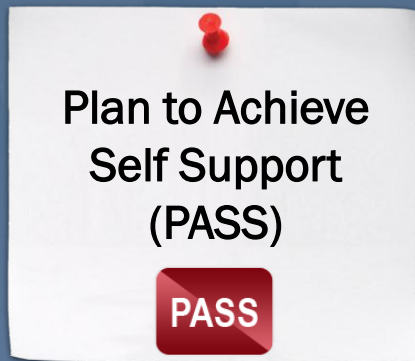


SSI

- If you receive SSI, you could benefit from a PASS plan.
- A PASS allows you to set aside other income besides your SSI for a specified period of time so that you may pursue a work goal.
- When Social Security figures your SSI payment amount, they do not count the income that you set aside under your PASS plan.



# When You Succeed at Work



An EN or VR agency can help you set up a PASS that must:

- Be in writing and designed especially for you
- Identify a specific work goal that you are capable of performing
- Include a specific timeframe for reaching your work goal
- Show what income you receive (other than SSI) and how that income will be used to reach your work goal
- Be approved and reviewed periodically

# You Asked. We Answer.

*My Job is  
Great, but  
What About  
My Benefits?*

Medicaid and Medicare



# Medicaid Protection for Working Persons with Disabilities

Medicaid and  
Medicare



SSI

Your state may allow you to buy Medicaid if you are disabled and no longer entitled to free Medicaid because you are earning money through work.

You may qualify if you:

- Meet the definition of “disabled” under the Social Security Act; *and*
- Would be eligible for SSI payments if it were not for your earnings.

If you are no longer receiving SSI, your state decides if you are disabled. Your state will not consider whether you are working when it makes that decision.

# Continuation of Medicare Coverage

Medicaid and Medicare



- Most people with disabilities who work will continue to receive at least **93 consecutive months** of
  - Hospital Insurance (Part A);
  - Supplemental Medical Insurance (Part B), if enrolled;
  - and Prescription Drug coverage (Part D), if enrolled.
- You do not pay a premium for Part A.



# Continuation of Medicare Coverage

Medicaid and  
Medicare



SSDI

- The 93 months start the **month after the last month of your TWP.**
- To **qualify**, you must already have Medicare and be working at SGA, but not be medically improved.
- Although cash benefits may stop due to work, you know health insurance will continue. (93 months is **7 years and 9 months.**)

# Help with Medicare Part A Premiums

Medicaid and  
Medicare



If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To be eligible for this help, you must:

- Continue to have a disabling impairment; *and*
- Sign up for Premium Hospital Insurance (Part A); *and*
- Have limited income; *and*
- Have limited resources; *and*
- Not already be eligible for Medicaid.

## How can you get more information?

Medicaid and  
Medicare



Every state has its own Medicaid Office. For help, please call **1-800-MEDICARE (1-800-633-4227) (V) or 1-877-486-2048 (TTY).**

You will be asked for your Medicare number and transferred to the main menu. Choose **“other choices”** and then **“another question.”**

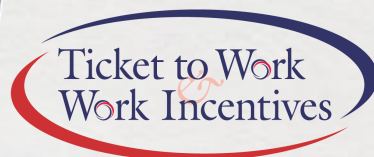
You will be transferred to a representative. Be prepared to tell them **your state** and to **write down** a toll free number for additional information.

What If  
I Am Ready  
To Work?



# You Asked. We Answer:

## Ticket to Work and Work Incentives Resources



My Job is  
Great, but  
What About  
My Benefits?



# When You're Ready To Work



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- Speak with an expert at our **Ticket to Work Help Line at 1-866-968-7842 (Voice) or 1-866-833-2967 (TTY).**
- Learn more about Ticket to Work, read our blog, and watch real success story videos at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) .
- Find an **Employment Network (EN) or State Vocational Rehabilitation (VR) Agency** that suits your needs.
- **Stay connected** to your Employment Team (EN or VR) as you explore your work options.



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a Better Self-Supporting Future*





We Have More Answers!  
What Are Your Questions?



Like us on Facebook: <http://www.facebook.com/choosework>



Follow us on Twitter: <http://www.twitter.com/chooseworkssa>

Ticket to Work Help Line: 1-866-968-7842 (Voice) or 1-866-833-2967 (TTY)



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